



DBS EXTERNAL API GATEWAY

REFUND API MESSAGE SPECIFICATION GUIDE

version 4.1.2

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1. REFUND API MESSAGE SPECIFICATION

1.1. Overview

The guide provides the API message specification of Refund for both MAX and non-MAX customer. This allows customers to request return inward transactions to the originator through online messaging gateway. These transactions could have been incorrectly credited into the accounts or being deemed as invalid credit from the payee perspective. It will support only payment credit.

1.2. Message Transfer & Structure

The refund API is using the JSON (JavaScript Object Notation) format and is sent via a HTTPS request.

Each message consists of 3 building blocks: the header, body and signature.

BUILDING BLOCK	FIELD NAME
Header	Identifies the type of message with the host name, key ID and the organisation ID (provided by DBS)
Body	Consists of the message details that are encrypted with the receiver's PGP public key
Signature	Contains the hash of the message that is signed using the sender's PGP private key

1.3. URL

COUNTRY	METHOD	BANKING SERVICE URL
SG	POST	/api/sg/fast/v4/refund/transaction
HK	POST	/api/hk/fps/v4/refund/transaction
VN	POST	/api/vn/napas/v4/refund/transaction (TBC)

1.4. Character Set

The message can support the following set of characters:

1. a b c d e f g h i j k l m n o p q r s t u v w x y z
2. A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
3. 0 1 2 3 4 5 6 7 8 9 0
4. ! # \$ % & ' () * + , - . / : ; = ? @ [] ^ _ ` { | } ~
These characters can be valid characters in the fields specified.
5. Space. Space can be valid in the fields specified but should not be inserted as the first or last character within any field.

1.5. Field Type

TYPE	DESCRIPTION
Numeric (N)	0-9; two decimal point scaling
Alphabetic (A)	a-z, A-Z
Alphanumeric (AN)	a-z, A-Z, 0-9
DateTime	YYYY-MM-DDTHH:MM:SS.sss YYYY-MM-DDTHH:MM:SS YYYY-MM-DDTHH:MM:SS.sss+ZZZZ
Alphanumeric Special (ANS) (Only for MAX)	a-z, A-Z, 0-9 + - #
Alphanumeric with Dash (AND)	a-z, A-Z, 0-9, dash/hyphen character ("-")
SWIFT character set (S)	a-z, A-Z, 0-9 / - ? : () . , ' + space character
String character set (G_I3)	a-z, A-Z, 0-9 ! # \$ % & ' () * + , - . / : ; ' = ? @ [] ^ _ ` { } ~ space character
Chinese character set (ANC)	Alphanumeric "a-z", "A-Z", "0-9", Chinese character
Any character set (ANY_I3)	Any character set above

Note: \, <, > and " are not supported.

1.6. Field Requirement

REQUIREMENT	DESCRIPTION
M	Mandatory
O	Optional
CM	Conditional Mandatory

1.7. Request Message Format

The table shows the structural formatting and field validations in each building block.

a. Message Header

The message starts with a header that contains the following information:

```
POST <URL>
x-api-key: <keyId>
X-DBS-ORG_ID: <orgId>
Content-Type: text/plain
```

<URL> from section 1.3

<keyId> is the key value that is exchanged with DBS. It is to be provided by DBS.

<orgId> is the Company ID given by DBS. All alphabet characters should be in capital letters.

For MAX-related transaction, message header should include the following information:

```
X-DBS-Cust-Type: MAX
```

b. Message Body

The message body details are compulsory and should be encrypted using PGP with the bank's public key.

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
1.0	header	Class	M	This block contains the request message header.
1.1	msgId	AN (35)	M	Message ID identifies a message. It must be unique. Value is being checked for duplicate
1.2	orgId	MAX: AN (8) Non-MAX: AN (12)	M	Company ID given by DBS. All alphabet characters should be in capital letters.
1.3	timestamp	DateTime	M	Message time stamp YYYY-MM-DDTHH:MM:SS.sss. E.g. 2017-03-04T15:07:26.123
1.4	channelId	N (3)	CM	Default value for merchant 301. Applicable and mandatory for MAX request.
1.5	lang	A (2)	CM	Default value "EN". Applicable and mandatory for MAX request.
1.6	ctry	A (2)	CM	SG/HK. Applicable and mandatory for MAX request.
2.0	txnInfo	Class	CM	This block contains the transaction details for non-MAX request. Applicable only for non-MAX request.
2.1	txnType	AN (3)	M	Transaction type Value: RFD
2.2	refundRef	S (35)	M	Customer refund reference A unique description for you to identify the refund request. If you resubmit a subsequent API with the same refundRef, system will check and reply with the status of the previous Refund request. It should be unique for 93 days.
2.3	accountNo	AN (34)	M	Beneficiary account number which the funds previously credited No hyphens

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
2.4	txnRefNo	G_13 (35)	CM	<p>Original transaction reference assigned by bank. Only funds credited within 30 days prior to the day the Refund API is called are eligible for refund.</p> <p>*Note: For HK: Either txnRefNo, customerReference or fpsRefNo should be provided. Transaction will be validated against the combination of values if more than one field are provided.</p> <p>For SG/VN: Either txnRefNo or customerReference should be provided. Transaction will be validated against the combination of values if more than one field are provided.</p>
2.5	customerReference	G_13 (35)	CM	<p>Original customer reference/end-to-end id. Only funds credited within 30 days prior to the day the Refund API is called are eligible for refund.</p> <p>*Note: For HK: Either txnRefNo, customerReference or fpsRefNo should be provided. Transaction will be validated against the combination of values if more than one field are provided.</p> <p>For SG/VN: Either txnRefNo or customerReference should be provided. Transaction will be validated against the combination of values if more than one field are provided.</p>
2.6	fpsRefNo	G_13 (35)	CM	<p>FPS reference number (applicable for HK only)</p> <p>Only funds credited within 30 days prior to the day the Refund API is called are eligible for refund.</p> <p>*Note: For HK: Either txnRefNo, customerReference or fpsRefNo should be provided. Transaction will be validated against the combination of values if more than one field are provided.</p>
2.7	txnAmount	N 9(9).9(2) or 9(12)	M	Original transaction amount
2.8	txnCcy	AN (3)	M	<p>Account currency</p> <p>For HK: Supported currency is HKD, CNY</p> <p>For SG: Supported currency is SGD</p> <p>For VN: Supported currency is VND</p>
2.9	retAmount	N 9(9).9(2) or 9(12)	M	Return/Refund credited amount
2.10	addInfo	S (97)	O	Additional information on transactions

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
3.0	txnInfoMax	Class	CM	This block contains the transaction details for MAX request. Applicable only for MAX request.
3.1	outletProxy	ANS (20)	M	The registered outletProxy for the Api Outlet
3.2	billReference	AN (25)	CM	Merchant generated Bill Ref No. Either billReference or txnRefId should be provided. Either 3 months or 12 months (based on the onboarding setup) old transactions can be considered for refund.
3.3	txnRefId	N (20)	CM	txnRefNo of original collect transaction (Max generated unique reference number) Either billReference or txnRefId should be provided. If txnRefId is given, system will not check billReference even if param/value is present. Either 3 months or 12 months (based on the onboarding setup) old transactions can be considered for refund.
3.4	txnAmount	N (9).N (2)	M	Refund request amount in dollar format. Eg: "79.54"
3.5	txnCcy	AN (3)	M	Currency Code
3.6	refundRemarks	AN (100)	O	Remarks for refund which will be sent as narration
3.7	refundViaProxyId	A (2)	M	Default to N. For future enhancement: value Y / N. If N, alternateProxy may not be required. If Y, alternateProxy is mandatory to trigger enquiry call.
3.8	alternateProxy	AN (100)	CM	For future enhancement: Required only when refundViaProxyId= 'Y'. Customer paynow proxy/FPS should be passed from Merchant end, When account has been closed (which is used during collection).
3.9	alternateProxyType	AN (20)	CM	For future enhancement: Required only when refundViaProxyId= 'Y'. Value can be Mobile/UEN/Email.

1.8. Response Message Format

For any insecure characters (< >) in **request payload**:

1. The value of timestamp, reject code with "I999", status with "RJCT", description with "System error" / "Validation error" will be returned in response.
2. All mandatory field values except for above mentioned fields will be emptied out in response.
3. All optional fields except for above mentioned fields will be removed in response.

a. Success/Failed Response

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
1.0	header	Class	M	This block contains the response message header.
1.1	msgId	AN(35)	M	Message ID from request message
1.2	orgId	MAX: AN (8) Non-MAX: AN (12)	M	Org ID from the request message
1.3	timeStamp	DateTime	M	Message time stamp Date and Time Format will follow the format indicated in the request file.
2.0	txnInfoMax	Class	CM	This block contains the transaction details for MAX response. Applicable only for MAX response.
2.1	refId	AN (20)	O	Reference No generated by DBS for refund request.
2.2	txnCcy	AN (3)	M	Transaction currency code
2.3	txnRefId	AN (20)	O	txnRefId of Original Collection transaction reference number (Max generated unique reference number). txnRefId will be returned in response only if value passed in request.
2.4	outletProxy	AN (20)	M	The registered outletProxy for the API outlet.
2.5	billReference	AN (25)	O	Merchant generated reference no. billReference will be returned in response only if value passed in request.
2.6	txnAmount	N (9).N (2)	M	Transaction amount from request.
2.7	refundStatusCode	AN (10)	M	Transaction current status code
2.8	refundStatusDesc	AN (250)	M	Description transaction Status description
3.0	txnResponse	Class	M	This block contains the transaction response.

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
3.1	refundRef	S (35)	CM	Customer refund reference from request message. Applicable only for non-Max response.
3.2	txnRefId	AN (35)	CM	Ideal Back-end engine unique ID. Applicable only for non-Max response.
3.3	bankReference	AN (35)	O	Back Office unique ID (assigned by the bank) Refund request reference assigned by IPE2. Applicable only for non-Max response.
3.4	txnStatus	A (4)	M	Transaction status: Pending = 'PDNG' Successful = 'ACTC' Rejected = 'RJCT'
3.5	txnRejectCode	AN (10)	O	Transaction Reject Code
3.6	txnStatusDescription	S (256)	O	Customer friendly Status Description
3.7	txnAmount	N (9).N (2) or N (12)	M	Original transaction amount. Applicable only for non-Max response.
3.8	retAmount	N (9).N (2) or N (12)	M	Return/Refund credited amount. Applicable only for non-Max response.
				Date and time the transaction is processed. Sample 2014-03-26T01:08:53.784
				For ACTC and RJCT in downstream system, this will be the settlement date from downstream system
3.9	txnSettlementDt	Date	O	When rejection is encountered in Axway or I3BE, this will be blank since there is no settlement date provided from downstream. Date and Time Format will follow the format indicated in the request file. Applicable only for non-Max response.

For non-MAX transaction:

In the event the response message is not received from the bank, the same request message with a *different* message ID but same refund reference can be sent to the bank. The bank will return the status of the request with the following values:

FIELD NAME	VALUE
txnStatus	RJCT
txnRejectCode	I103
	DUPL - ACTC - Success
txnStatusDescription	DUPL - PDNG - I203 Validator error
	DUPL - RJCT – <original txnRejectCode> <original txnStatusDescription>

b. Failed Response (from API Gateway)

NO.	FIELD NAME	TYPE (LENGTH)	M / O / CM	DESCRIPTION
1.0	header	Class	M	This block contains the response message header.
1.1	msgId	AND (35)	M	Unique Message ID
1.2	timeStamp	DateTime	M	Date and time of the response message. Format: YYYY-MM-DDTHH:MM:SS.sss+ZZZZ E.g. 2017-03-04T15:07:26.123+0800
2.0	error	Class	M	This block contains the status of the error.
2.1	code	AN (10)	M	Error status code
2.2	description	AN (250)	M	Error status description
2.3	status	A (4)	M	Error Status Value: 'RJCT' - rejected

1.9. Sample Request Message

a. HK Non-Max request

```
{
  "header": {
    "msgId": "20190212K154779730811018",
    "orgId": "DBS1",
    "timeStamp": "2019-01-18T15:41:48.000"
  },
  "txnInfo": {
    "txnType": "RFD",
    "refundRef": "test003",
    "accountNo": "900001288",
    "txnRefNo": "1901031816231RKCO001",
    "customerReference": "10000009990001718512",
    "fpsRefNo": "",
    "txnAmount": "2750.00",
    "txnCcy": "HKD",
    "retAmount": "100.00",
    "addInfo": "Wrong credit"
  }
}
```

b. SG Non-Max request

```
{
  "header": {
    "msgId": "20190212K154779730811018",
    "orgId": "SGDBS1",
    "timeStamp": "2019-01-18T15:41:48.000"
  },
  "txnInfo": {
    "txnType": "RFD",
    "refundRef": "test003",
    "accountNo": "900001288",
    "txnRefNo": "1901031816231RKCO001",
    "customerReference": "",
    "txnAmount": "100.00",
    "txnCcy": "SGD",
    "retAmount": "100.00",
    "addInfo": "Wrong credit"
  }
}
```

c. VN Non-Max request

```
{
  "header": {
    "msgId": "20190212K154779730811018",
    "orgId": "VNDBS1",
    "timeStamp": "2019-01-18T15:41:48.000"
  },
  "txnInfo": {
    "txnType": "RFD",
    "refundRef": "test003",
    "accountNo": "900001288",
    "txnRefNo": "1901031816231RKCO001",
    "customerReference": "",
    "txnAmount": "100",
    "txnCcy": "VND",
    "retAmount": "100",
    "addInfo": "Wrong credit"
  }
}
```

d. Max request

```
{
  "header": {
    "msgId": "ASD213981MN765432QW",
    "orgId": "SGCUS6",
    "timeStamp": "09042019112310",
    "lang": "en",
    "ctry": "SG",
    "channelId": 301
  },
  "txnInfoMax": {
    "outletProxy": "ZCX655123098ASD98",
    "billReference": "756699858M862G4Z904447979",
    "txnAmount": "0.05",
    "txnCcy": "SGD",
    "refundRemarks": "Refund to changi",
    "refundViaProxyId": "N"
  }
}
```

1.10. Sample Response Message

a. HK Non-Max response

i. Success Response

```
{
  "header": {
    "msgId": "20190212K154779730811017",
    "orgId": "DBS1",
    "timeStamp": "2019-02-51T17:02:08.008"
  },
  "txnResponse": {
    "refundRef": "test003",
    "txnRefId": "IRRFD2002190002",
    "txnStatus": "ACTC",
    "txnAmount": "2750.00",
    "retAmount": "100.00",
    "txnSettlementDt": "2019-02-05"
  }
}
```

ii. Failed Response

```
{
  "header": {
    "msgId": "20190212K154779730811017",
    "orgId": "DBS1",
    "timeStamp": "2019-02-51T17:02:08.008"
  },
  "txnResponse": {
    "refundRef": "test003",
    "txnRefId": "IRRFD2002190002",
    "txnStatus": "RJCT",
    "txnRejectCode": "I192",
    "txnStatusDescription": "Amount is exceeded-retAmount",
    "txnAmount": "2750.00",
    "retAmount": "100.00"
  }
}
```

iii. Failed Response (from API Gateway)

Content-Type: application/json

```
{
  "header": {
    "msgId": "Id-782d575e0d99c65b5b822884",
    "timeStamp": "2020-02-27T10:46:17.066+0800"
  },
  "error": {
    "status": "RJCT",
    "code": "A001",
    "description": "Organisation ID is incorrect"
  }
}
```

b. SG Non-Max response

i. Success Response

```
{
  "header": {
    "msgId": "20190212K154779730811017",
    "orgId": "SGDBS1",
    "timeStamp": "2019-02-51T17:02:08.008"
  },
  "txnResponse": {
    "refundRef": "test003",
    "txnRefId": "IRRFD2002190002",
    "txnStatus": "ACTC",
    "txnAmount": "100.00",
    "retAmount": "100.00",
    "txnSettlementDt": "2019-02-05"
  }
}
```

ii. Failed Response

```
{
  "header": {
    "msgId": "20190212K154779730811017",
    "orgId": "SGDBS1",
    "timeStamp": "2019-02-51T17:02:08.008"
  },
  "txnResponse": {
    "refundRef": "test003",
    "txnRefId": "IRRFD2002190002",
    "txnStatus": "RJCT",
    "txnRejectCode": "I192",
    "txnStatusDescription": "Amount is exceeded-retAmount",
    "txnAmount": "100.00",
    "retAmount": "101.00"
  }
}
```

iii. Failed Response (from API Gateway)

Content-Type: application/json

```
{
  "header": {
    "msgId": "Id-782d575e0d99c65b5b822884",
    "timeStamp": "2020-02-27T10:46:17.066+0800"
  },
  "error": {
    "status": "RJCT",
    "code": "A001",
    "description": "Organisation ID is incorrect"
  }
}
```

c. VN Non-Max response

i. Success Response

```
{
  "header": {
    "msgId": "20190212K154779730811017",
    "orgId": "VNDBS1",
    "timeStamp": "2019-02-51T17:02:08.008"
  },
  "txnResponse": {
    "refundRef": "test003",
    "txnRefId": "IRRFD2002190002",
    "txnStatus": "ACTC",
    "txnAmount": "100",
    "retAmount": "100",
    "txnSettlementDt": "2019-02-05"
  }
}
```

ii. Failed Response

```
{
  "header": {
    "msgId": "20190212K154779730811017",
    "orgId": "VNDBS1",
    "timeStamp": "2019-02-51T17:02:08.008"
  },
  "txnResponse": {
    "refundRef": "test003",
    "txnRefId": "IRRFD2002190002",
    "txnStatus": "RJCT",
    "txnRejectCode": "I192",
    "txnStatusDescription": "Amount is exceeded-retAmount",
    "txnAmount": "100",
    "retAmount": "101"
  }
}
```


iii. Failed Response (from API Gateway)

Content-Type: application/json

```
{
  "header": {
    "msgId": "Id-782d575e0d99c65b5b822884",
    "timeStamp": "2020-02-27T10:46:17.066+0800"
  },
  "error": {
    "status": "RJCT",
    "code": "A001",
    "description": "Organisation ID is incorrect"
  }
}
```

d. Max response

i. Success Response

```
{
  "header": {
    "msgId": "BSD213981MN765432QW",
    "orgId": "SGCUS6",
    "timeStamp": "2018-10-04T12:17:56.007"
  },
  "txnInfoMax": {
    "outletProxy": "ZCX655123098ASD98",
    "refId": "80000564",
    "billReference": "756699858M862G4Z904447979",
    "txnAmount": "5",
    "txnCcy": "SGD",
    "refundStatusCode": "8100",
    "refundStatusDesc": "Refund Success"
  },
  "txnResponse": {
    "txnStatus": "ACTC",
    "txnRejectCode": "",
    "txnStatusDescription": "Your Refund has been successfully Processed"
  }
}
```

ii. Failed Response

```
{
  "header": {
    "msgId": "BSD213981MN765432QW",
    "orgId": "SGCUS6",
    "timeStamp": "2018-10-04T12:17:56.007"
  },
  "txnInfoMax": {
    "outletProxy": "ZCX655123098ASD98",
    "refId": "80000564",
    "billReference": "756699858M862G4Z904447979",
    "txnAmount": "5.20",
    "txnCcy": "SGD",
    "refundStatusCode": "8102",
    "refundStatusDesc": "Refund Timeout"
  },
  "txnResponse": {
    "txnStatus": "RJCT",
    "txnRejectCode": "4014",
    "txnStatusDescription": "Subsystem has returned timeout"
  }
}
```

iii. Failed Response (from API Gateway)

Content-Type: application/json

```
{
  "header": {
    "msgId": "Id-782d575e0d99c65b5b822884",
    "timeStamp": "2020-02-27T10:46:17.066+0800"
  },
  "error": {
    "status": "RJCT",
    "code": "A001",
    "description": "Organisation ID is incorrect"
  }
}
```

1.11. Sample Encrypted Request and Response Message

Content-Type: text/plain

-----BEGIN PGP MESSAGE-----

Version: BCPG v1.60

hQEMA7owOPOS4i7sAQgAtm46qM3ydhB5ebtKfekXEdrjysVebwyu9N4dalX+Q45u
V+6YKqEvXy7mBdSQP836oEb0J+Cexoz091ZsL8w/t9XnovBrNCnPPZ7/yXAUEzopF
JlC/a067NWrs9xE/tr5j3stw/hdmIMh5NhlN8HnvYsljZCoH+6RU99DjcvHEnV1n
GLsBg9bTm31BmK54pMH5bXp/DDzlyhDfNxbIpELjBtyO/Mc/+FalSPWZRkQdx6gy
SArkpXwekAGugM9mKsWkbGxPHDJ2PJHNgwgeJOY0Hudbe2D+r0A7tjR/2tILFNue
wV9QCyMamwICG/kc45oo9qOXjFm6gL9EU+xnjw6N39LBIAE0d0iZS83mzUrXD4Qh
L86/ccW7r7uc8WMjHfHHgpV5VVNdk21+NFitLVQf8fuEwatZUdnYAJPtIKC9+Xh26
6218svcAN9h97X5wdakfLXcO7pbMcfLkVslniw5sMw24jGF9cj6Zb2SHCaitcbli
uebJcaiXRTjctrLNx4fznTQF0N3t6wls7gcQ4waNKj0LPbMXNColpf03yuylAHc
xsHnANAxk570IPBdpg11vdiVEuNvW62XpteNCjDtRPoCyVEGaDfIEA5EjR6RZyim
jBEemtPi6F2N++G5ax9zqvQ3tmPoyTn0SW4RwSe2D9HW2ylzqfU+ciPkeTSkr80H
YIYXFt0h+iXgwLJg6b9eyr01Z2bYcEVidV2Fyg3froP2px9OD/55/xQrQ3PAtoZ
0XEV2+QDPrCTVNgQao1/pYNYOu9+Nq+BHuYGuQBc0u2tEfljr4RWvcF8nMpB74PR
QtzkHy1u6k2X2AMbtI7QNDwaf+iq++jY9xjTpBSc6RjQo8BP4lXWaOu3Jwmihlqi
rda+OMPRpKfTNopn6bq5mbLPpTcX6PEm3IC6qUpU1FC+VP0/36wQLm2kTMBldcz5
/52q+NqRMSLIFP0BBq1o+s0bW1sdJ34bx0BNR8XZ/tBkin9nJVIVm5NTualIBQ
Do6ifz0CSytnjqKDM9Mc1lv1tvfpojTTR+VM2atAvQm+sepJMLGHpyy1xThYiZ+h
FOWF7OE6gdJUCzt6wgMzUMznvkYWlUrb6aQ9fzf0vxDSm9JsW/C9bIKN7imfNms
4dBuzdZp
=rlb7

-----END PGP MESSAGE-----

2. APPENDIX A: STATUS CODE

STATUS CODE	DESCRIPTION	SCENARIO
PDNG	Transaction is pending	Bank has not received the status from the clearing house. Please liaise with the bank to check the status the next working day.
ACTC	Transaction is successful	This is a good transaction where funds are transferred to the payer account
RJCT	Transaction is rejected	Transaction failed due to the following reasons: 1. Bank account-related. 3 common reasons: a. Account number is incorrect; b. Account is closed; or c. Funds cannot be credited. 2. System failure 3. Message format is incorrect

3. APPENDIX B: TRANSACTION REJECTION REASON (HK NON-MAX)

The table describes the rejection reason for each reason code from API Gateway. The response for error codes below will be plain JSON.

a. API Gateway Rejection Code

NO.	HTTP Code	CODE	DESCRIPTION
1	401	A001	Organisation ID is incorrect
2	429	A002	Maximum transaction transmission is exceeded
3	400	A003	Invalid Request
4	401	A004	Security credential is incorrect
5	504	A005	Transaction has timed out
6	500	A006	Gateway System Error
7	500	A009	Internal Server Error
8	403	A010	Security Check failed
9	401	A011	Invalid API Key
10	401	A012	User is not authorized to access this API

b. Back Office Rejection Code

The table describes the rejection reason for each reason code from DBS Back Office. Response message that is return from DBS Back office will be encrypted with HTTPS Status Code '200' and Content Type = plain/text

NO.	CODE	DESCRIPTION
1	4001	System error
2	4002	Value date is a past date
3	4007	Original Transaction age is older than 30 days
4	4008	Original Transaction not exist
5	4009	Currency Mismatch
6	4010	Refund Amount Exceeded
7	4011	Date Mismatch
8	4012	Original Transaction is not successful
9	4013	Original Credit Account Mismatch
10	4014	Original Debit Account Mismatch

NO.	CODE	DESCRIPTION
11	4015	Original Amount Mismatch
12	5001	System error
13	AC01	Payer/payee account is incorrect
14	AC04	Account is closed
15	AG01	Other reason
16	AM09	System error
17	BE01	Other reason
18	CURR	Currency is incorrect
19	FE03	Invalid/Closed account
20	FE12	System error
21	FE13	Currency is incorrect
22	FE22	VA account is not allowed
23	FE30	Message Format Error
24	FE39	Business validation failed
25	FE51	System error
26	FE76	Invalid/Closed account
27	FE77	System error
28	FE78	Overridable Hold Code exists
29	FE96	Timeout error from backend system during posting
30	FE99	Duplicated message
31	FPS00001	Invalid Message Format
32	FPS00002	System error
33	FPS00005	System error
34	FPS00011	Other reason
35	I001	Mandatory information is missing
36	I002	Field type is incorrect
37	I003	Field length is incorrect
38	I100	Country is incorrect
39	I101	Product type is incorrect
40	I102	Organisation ID is incorrect

NO.	CODE	DESCRIPTION
41	I103	Transaction is duplicate
42	I104	You are not subscribed to the API service
43	I105	You are not subscribed to the API service
44	I106	Currency is incorrect
45	I107	Amount is invalid
46	I112	Message ID is duplicate
47	I113	No subscription for API service
48	I123	Transaction cannot be found
49	I187	Transaction info unmatched
50	I189	Either txnRefNo, customerRef or fpsRefNo is required.
51	I192	Amount is exceeded
52	I194	More than 1 transaction is found.
53	I201	Validation error
54	I202	Validation error
55	I203	Validation error
56	I204	Validation error
57	I999	Validation error / System error
58	NARR	System error
59	PAY10001	Currency is incorrect
60	PAY10002	System error
61	PAY10003	System error
62	PAY10005	Purpose code is invalid
63	PAY20003	Other reason
64	PAY20005	Amount is invalid
65	PAY20006	Amount is invalid
66	PAY20008	Proxy type is not in the allowable list
67	PAY20009	Proxy type is not in the allowable list
68	PAY20010	Proxy value is missing
69	PAY20011	Proxy value is missing
70	PAY20014	Different Debtor ID and Debtor Account ID

NO.	CODE	DESCRIPTION
71	PAY20015	Different Creditor ID and Creditor Account ID
72	PAY20016	Proxy value format is incorrect
73	PAY20017	Proxy value format is incorrect
74	PAY20018	Other reason
75	PAY20019	System error
76	PAY20101	System error
77	PAY20102	System error
78	PAY20103	System error
79	PAY20104	System error
80	PAY30001	System error

4. APPENDIX C: TRANSACTION REJECTION REASON (SG NON-MAX)

The table describes the rejection reason for each reason code from API Gateway. The response for error codes below will be plain JSON.

a. API Gateway Rejection Code

NO.	HTTP Code	CODE	DESCRIPTION
1	401	A001	Organisation ID is incorrect
2	429	A002	Maximum transaction transmission is exceeded
3	400	A003	Invalid Request
4	401	A004	Security credential is incorrect
5	504	A005	Transaction has timed out
6	500	A006	Gateway System Error
7	500	A009	Internal Server Error
8	403	A010	Security Check failed
9	401	A011	Invalid API Key
10	401	A012	User is not authorized to access this API

b. Back Office Rejection Code

The table describes the rejection reason for each reason code from DBS Back Office. Response message that is return from DBS Back office will be encrypted with HTTPS Status Code '200' and Content Type = plain/text

NO.	CODE	DESCRIPTION
1	530	System error
2	602	Message Validation Failure
3	730	Requestor type is invalid
4	801	Proxy is not registered on CAS
5	802	Proxy type is not valid on CAS
6	809	Proxy has no active Registrations
7	999	System error
8	2002	System error
9	2003	System error
10	2004	System error

NO.	CODE	DESCRIPTION
11	2005	System error
12	2006	System error
13	2007	System error
14	2008	System error
15	2009	System error
16	2010	System error
17	2012	System error
18	2033	System error
19	2038	System error
20	2062	System error
21	4007	Original Transaction age is older than 30 days
22	4008	Original Transaction not exist
23	4009	Currency Mismatch
24	4010	Refund Amount Exceeded
25	4011	Date Mismatch
26	4012	Original Transaction is not successful
27	4021	Request time out
28	9000	Validation error
29	I001	Mandatory information is missing
30	I002	Field type is incorrect
31	I003	Field length is incorrect
32	I100	Country is incorrect
33	I101	Product type is incorrect
34	I102	Organisation ID is incorrect
35	I103	Transaction is duplicate
36	I104	You are not subscribed to the API service
37	I105	You are not subscribed to the API service
38	I106	Currency is incorrect
39	I107	Amount is invalid
40	I112	Message ID is duplicate

NO.	CODE	DESCRIPTION
41	I113	No subscription for API service
42	I123	Transaction cannot be found
43	I187	Transaction info unmatched
44	I192	Amount is exceeded
45	I194	More than 1 transaction is found.
46	I201	Validation error
47	I202	Validation error
48	I203	Validation error
49	I204	Validation error
50	I213	Either txnRefNo or customerReference is required.
51	I999	Validation error / System error
52	OD01	Validation error
53	OD02	Message ID is duplicate
54	OD03	Transaction limit is exceeded
55	OD04	SWIFT BIC of your payer/payee is incorrect
56	OD05	System error
57	OD06	Amount is invalid
58	OD07	System error
59	OD08	System error
60	OD09	System error
61	OD10	System error
62	OD11	System error
63	OD12	System error
64	OD13	System error
65	OD14	System error
66	OD15	System error
67	OD16	System error
68	OD17	System error
69	OD18	System error
70	OD19	System error

NO.	CODE	DESCRIPTION
71	OD20	System error
72	OD21	System error
73	OD22	System error
74	OD23	System error
75	OD24	System error
76	OD25	System error
77	OD26	System error
78	OD27	System error
79	OD28	System error
80	OD30	System error
81	OD99	System error
82	S002	Account number is incorrect
83	S003	Account number is incorrect
84	S004	Other reason
85	S007	Other reason
86	S008	Account is closed
87	S012	Other reason
88	S021	System error
89	S022	System error
90	S150	System error
91	S157	Daily limit is exceeded
92	S254	Currency is incorrect
93	S353	System error
94	S427	Amount is invalid
95	S504	System error
96	S510	System error
97	S515	System error
98	S520	System error
99	S700	There is no DDA
100	S701	DDA is terminated

NO.	CODE	DESCRIPTION
101	S702	DDA is terminated
102	S703	Amount exceeded payment limit
103	S771	System error
104	S801	Validation has error
105	S992	Duplicate message ID
106	S994	System error
107	S997	System error
108	S998	System error

This list of rejection codes is from the FAST clearing house. Transactions will be rejected with the error code '9910' or '9912' during the participating bank's scheduled system.

NO.	CODE	DESCRIPTION
1	9902	System error
2	9903	Currency is incorrect
3	9904	Date is not current date
4	9905	Your SWIFT BIC is incorrect
5	9906	Amount is invalid
6	9908	SWIFT BIC of your payer/payee is incorrect
7	9909	System error
8	9910	System error
9	9912	System error
10	9913	Message ID is duplicate
11	9931	System error
12	9933	System error
13	9934	System error
14	9940	System error
15	9941	System error
16	9942	System error
17	9943	System error
18	9944	System error

NO.	CODE	DESCRIPTION
19	9945	System error
20	9946	System error
21	9947	System error
22	9948	System error
23	9950	Your SWIFT BIC is incorrect
24	9951	DDA reference is blank
25	9956	System error
26	9957	System error
27	9958	System error
28	9960	System error
29	9961	System error
30	9962	System error
31	9963	System error
32	9964	SWIFT BIC of your payer/payee is incorrect
33	9965	Purpose code is incorrect
34	9966	System error
35	9967	System error
36	9991	Subsystem error

This list of rejection codes is account-related and rejection from the FASTparticipating banks.

NO.	CODE	DESCRIPTION
1	1010	Payer/payee account is incorrect
2	1041	DDA has been terminated
3	1042	Your corporate account is incorrect
4	1051	Refer to your payer/payee
5	1070	Purpose code is incorrect
6	1074	Message ID is duplicate
7	1100	Other reason
8	1101	Other reason
9	1102	Other reason

NO.	CODE	DESCRIPTION
10	1106	Other reason
11	1107	Other reason
12	1114	Payer/payee account is incorrect
13	1160	Payer/payee account is closed
14	1161	Refer to your payer/payee
15	1162	Unmatched receiving party name
16	1163	Other reason
17	1164	Other reason
18	1165	Currency is incorrect
19	1166	Other reason
20	1168	Other reason
21	1169	Refer to your payer/payee
22	1170	Refer to your payer/payee
23	1171	Payer/payee name is blank
24	1172	Refer to your payer/payee
25	1181	Message ID is duplicate
26	1200	Payer/payee account is incorrect
27	1201	Payer/payee account is closed
28	1202	Refer to your payer/payee
29	1203	Other reason
30	1205	Other reason
31	1206	Amount is invalid
32	1207	Amount exceeded payment limit
33	1208	Currency is incorrect
34	1209	Refer to your payer/payee
35	1211	Amount is invalid
36	1212	Amount is invalid
37	1213	Amount is invalid
38	1214	Other reason
39	1215	Other reason

NO.	CODE	DESCRIPTION
40	1216	Other reason
41	1217	Other reason
42	1218	Other reason
43	1219	Cancelled by payer/payee
44	1237	DDA expired
45	1238	Other reason
46	1239	Other reason
47	1242	Other reason
48	1243	There is no DDA
49	1245	Other reason
50	1248	Other reason
51	1251	Other reason
52	1252	Duplicate DDA
53	1253	Other reason
54	1255	Currency is incorrect
55	1257	Other reason
56	1258	Other reason
57	1259	Other reason
58	1260	Other reason
59	1261	Other reason
60	1262	SWIFT BIC is incorrect
61	1267	Other reason
62	1909	System error

5. APPENDIX D: TRANSACTION REJECTION REASON (MAX)

The table describes the rejection reason for each reason code from API Gateway. The response for error codes below will be plain JSON.

a. API Gateway Rejection Code

NO.	HTTP Code	CODE	DESCRIPTION
1	401	A001	Organisation ID is incorrect
2	429	A002	Maximum transaction transmission is exceeded
3	400	A003	Invalid Request
4	401	A004	Security credential is incorrect
5	504	A005	Transaction has timed out
6	500	A006	Gateway System Error
7	500	A009	Internal Server Error
8	403	A010	Security Check failed
9	401	A011	Invalid API Key
10	401	A012	User is not authorized to access this API

b. Back Office Rejection Code

The table describes the rejection reason for each reason code from DBS Back Office. Response message that is return from DBS Back office will be encrypted with HTTPS Status Code '200' and Content Type = plain/text

NO.	CODE	DESCRIPTION
1	4000	Max System Tech error
2	4001	Invalid Request
3	4002	Dynamic- Exact param which is Invalid/missing.
4	4003	No privilege to access API for the merchant
5	4004	Duplicate Message ID
6	4005	Invalid Bill Ref No/ Txn Ref No
7	4006	Request failed at IPE2
8	4007	Refund Not Allowed for your store
9	4008	Your ORG status is not active
10	4009	Requested Outlet is deleted

NO.	CODE	DESCRIPTION
11	4010	Requested Outlet is locked
12	4011	Invalid Currency of the store
13	4012	Invalid Country code of the store
14	4013	Request failed at PayLah
15	4014	Subsystem has returned timeout
16	4015	Org ID is not matching with Outlet Proxy
17	4017	Refundable Date Validity Expired
18	4018	Partial Refund is not allowed
19	4021	Your OUTLET status is not active
20	4200	Another refund on the original Txn is still in pending or timeout.
21	4201	Requested amount exceeded allowed refundable amount.

6. APPENDIX E: TRANSACTION REJECTION REASON (MAX)

The table describes the status reason for each status code.

NO.	CODE	DESCRIPTION
1	8100	Refund Success
2	8101	Refund Pending
3	8102	Refund Timeout
4	8103	Refund Fail